WHAT IS CLAIMED IS:

1. A score calculation method of calculating a score using data, comprising the steps of:

disposing a plurality of layers and preparing a prediction model for each of the layers to calculate a feature;

calculating, according to a prediction model in a first layer, an output value using input data including at least one attribute selected from attributes of the data;

selecting a prediction model in a subsequent layer according to the output value;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step until a prediction model of a final layer is reached; and

calculating a score using the prediction model in the final model.

2. A score calculation method according to Claim 1, wherein the prediction model includes:

a scoring model to calculate a score using attributes of the input data; and

an attribute prediction model to predict, using attributes of the input data, a value of another attribute.

3. A score calculation method according to Claim 2, wherein the prediction model in the final layer is a scoring model.

4. A score calculation method according to Claim 1, wherein said selection of a prediction model in a subsequent layer is determined according to the output value and at least one threshold value.

5. A score calculation method according to Claim 1, wherein said selection of a prediction model in a subsequent layer is determined according to the output value and a category to which the output value belongs.

6. A score calculation method according to Claim 1, further comprising the step of displaying a number of uses of an attribute used in the all layers.

7. A score calculation method according to Claim 1, further comprising the step of displaying prediction models used in the layers and output values thereof.

8. A score calculation system for calculating a score using data, comprising:

a prediction model to calculate a feature in each of a plurality of layers;

selecting means for selecting the prediction model in a subsequent layer; and

display means for displaying a score, wherein

a prediction model in an N-th layer (N >= 1) calculates an output value using input data including at least one attribute selected from attributes of the data,

said selecting means selects a prediction model in a subsequent layer according to the output value, and

said display means displays a score including an output from said prediction model.

9. A score calculation system according to Claim 8, wherein said prediction model and said selecting means are implemented respectively by different computers.

10. A score calculation system according to Claim 8, wherein said prediction models are executed by a plurality of computers.

11. A program for calculating a score using data, comprising the codes to executes the steps of:

disposing a plurality of layers and preparing a prediction model for each of the layers to calculate a feature;

calculating, according to a prediction model in a first layer, an output value using input data including at least one attribute selected from attributes of the data;

selecting a prediction model in a subsequent layer according to the output value;

repetitiously executing the output value calculation step and the subsequent layer prediction model selection step until a prediction model of a final layer is reached; and

calculating a score using the prediction model in the final model.